

In re:  
Howard William Moore, Jr.  
Tammie Margaret Jesberger  
Debtors

Case No. 19-12223-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: May 17, 2024

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Howard William Moore, Jr., Tammie Margaret Jesberger, 1433 Pearl Street, Allentown, PA 18103-8477
14306153	+ Zachary Zawarski, Esq., 3001 Easton Avenue, Bethlehem, PA 18017-4207

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: taxclaim@countyofberks.com	May 17 2024 23:53:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	May 17 2024 23:53:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14313623	Email/PDF: bncntices@becket-lee.com	May 18 2024 00:02:18	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14306134	Email/Text: bankruptcy@bbandt.com	May 17 2024 23:53:00	BB&T, Attn: Bankruptcy, PO Box 1847, 100-50-01-51, Wilson, NC 27894
14487849	+ Email/Text: bankruptcy@bbandt.com	May 17 2024 23:53:00	BB&T now Truist, Bankruptcy Section, 100-50-01-51, P.O. Box 1847, Wilson, NC 27894-1847
14324872	+ EDI: AIS.COM	May 18 2024 03:50:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14304541	+ Email/Text: bankruptcy@cavps.com	May 17 2024 23:53:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14309581	EDI: DISCOVER	May 18 2024 03:50:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14311484	+ EDI: AIS.COM	May 18 2024 03:50:00	First Data Global Leasing, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14324499	Email/PDF: resurgentbknofications@resurgent.com	May 18 2024 00:01:31	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14343234	+ EDI: AISMIDFIRST	May 18 2024 03:50:00	MidFirst Bank, 999 NW Grand Blvd., Oklahoma City, OK 73118-6051
14314180	+ Email/Text: bankruptcydpt@mcmcg.com	May 17 2024 23:53:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14342153	EDI: PRA.COM	May 18 2024 03:50:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14339275	EDI: Q3G.COM	May 18 2024 03:50:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788

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14333821	+ Email/Text: bankruptcy@southstatebank.com	May 17 2024 23:53:00	South State Bank, Attn: Donna Lawrence, P O Box 1900, Cornelia, GA 30531-7900
14340306	+ EDI: PRA.COM	May 18 2024 03:50:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14322035	+ Email/Text: bankruptcy@huntington.com	May 17 2024 23:53:00	The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
14315430	EDI: USBANKARS.COM	May 18 2024 03:50:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108

TOTAL: 18

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14313632	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2024 at the address(es) listed below:

Name	Email Address
JENNIFER D. GOULD	on behalf of Creditor Tia Rivera jennifer.gould@volvo.com mdepietro@stark-stark.com;lsciscio@stark-stark.com
MICHAEL PATRICK FARRINGTON	on behalf of Creditor MidFirst Bank mfarrington@kmlawgroup.com
ROLANDO RAMOS-CARDONA	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN (Chapter 13)	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
Scott F Waterman	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
ZACHARY ZAWARSKI	on behalf of Joint Debtor Tammie Margaret Jesberger zzawarski@zawarskilaw.com
ZACHARY ZAWARSKI	

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on behalf of Debtor Howard William Moore Jr. [zzawarski@zawarskilaw.com](mailto:zzawarski@zawarskilaw.com)

TOTAL: 9

**Information to identify the case:**

Debtor 1	<u>Howard William Moore Jr.</u>	Social Security number or ITIN	xxx-xx-9476
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Tammie Margaret Jesberger</u>	Social Security number or ITIN	xxx-xx-4145
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-12223-pmm			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Howard William Moore Jr.

Tammie Margaret Jesberger

5/16/24

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**